



(19) **RU** (11) **2 145 437** (13) **C1**  
 (51) Int. Cl. 7 **G 06 F 17/60//G 06 F 157:00**

RUSSIAN AGENCY  
 FOR PATENTS AND TRADEMARKS

(12) **ABSTRACT OF INVENTION**

(21), (22) Application: 98105685/09, 22.03.1996  
 (24) Effective date for property rights: 22.03.1996  
 (30) Priority: 30.08.1995 US 08/521,262  
 (46) Date of publication: 10.02.2000  
 (85) Commencement of national phase: 30.03.1998  
 (86) PCT application:  
 US 96/03824 (22.03.1996)  
 (87) PCT publication:  
 WO 97/08665 (06.03.1997)  
 (98) Mail address:  
 101000, Moskva, Malyj Zlatoustinskij per.,  
 d.10, kv.15, "EVROMARKPAT", Veselitskoj I.A.

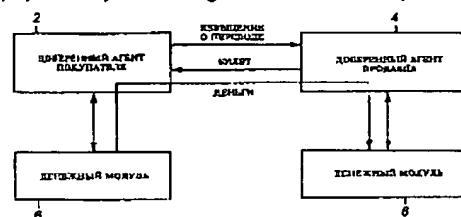
(71) Applicant:  
 Sitibehnk, N.A. (US)  
 (72) Inventor: Sholom S.Rozen (US)  
 (73) Proprietor:  
 Sitibehnk, N.A. (US)

(54) **DEVICE AND METHOD FOR PERFORMING COMMERCIAL TRANSACTIONS USING TRUSTED AGENTS**

(57) Abstract:

FIELD: electronic payments. SUBSTANCE: device has trusted agent of buyer, first money unit, trusted agent of seller, second money unit. Invention discloses methods for operations of said device. First matching system has first and second agents which are protected from unauthorized access. Second matching system has first and second electronic transaction devices which are protected from unauthorized access. EFFECT: electronic signature of information about

payment by trusted agent of issuer. 16 cl, 44 dwg



Фиг.1

RU 2145437 C1

RU 2145437 C1